



**LAW 553-CA-ARB-eps-14 7/16**

**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Dealer Number

<b>Buyer Name and Address</b> (Including County and Zip Code) <b>COASTAL MESSAGE OXNARD</b> <b>11801 PIERCE ST SUITE 200</b> <b>RIVERSIDE, CA 92505</b> <b>COUNTY: RIVERSIDE</b>	<b>Co-Buyer Name and Address</b> (Including County and Zip Code) <b>SHAMICKA S LAWRENCE</b> <b>11364 ESTATES CT</b> <b>RIVERSIDE, CA 92503</b>	<b>Seller-Creditor (Name and Address)</b> <b>INDIGO RIVERSIDE LLC</b> <b>8051 AUTO DR</b> <b>RIVERSIDE, CA 92504</b> <b>951-687-1212</b>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on all pages of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2022	TESLA MODEL X	4404	7SAXCBE63NF350619	<input type="checkbox"/> Personal, family or household unless otherwise indicated below. <input checked="" type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
8.41 %	\$ 32471.89 (e)	\$ 115448.51 (e)	\$ 147920.40 (e)	\$ 36457.47 is
				\$ 184377.87 (e)
(e) means an estimate				

YOUR PAYMENT SCHEDULE WILL BE:		
Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	N/A
One Payment of	N/A	N/A
One Payment of	N/A	N/A
71	2054.45	Monthly beginning 11/05/2022
N/A	N/A	N/A
One final payment	2054.45	10/05/2028

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.  
**Prepayment.** If you pay early, you may be charged a minimum finance charge.  
**Security Interest.** You are giving a security interest in the vehicle being purchased.  
**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

STATEMENT OF INSURANCE		
NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.		
Vehicle Insurance		
	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ N/A Ded. Collision	N/A Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/A Mos.	\$ N/A
Property Damage \$ N/A Limits	N/A Mos.	\$ N/A
Medical \$ N/A	N/A Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.  
 You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X COASTAL MESSAGE OXNARD  
 Co-Buyer X [Signature]  
 Seller X [Signature]

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.  
 Buyer Signs X COASTAL MESSAGE OXNARD  
 Co-Buyer Signs X [Signature]

AUTO BROKER FEE DISCLOSURE	
If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:	
<input type="checkbox"/>	Name of autobroker receiving fee, if applicable: N/A

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.  
 Buyer Signs X COASTAL MESSAGE OXNARD  
 Co-Buyer Signs X [Signature]

**SELLER'S RIGHT TO CANCEL** If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 4 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.  
 Buyer X COASTAL MESSAGE OXNARD  
 Co-Buyer X [Signature]

**ITEMIZATION OF THE AMOUNT FINANCED** (Seller may keep part of the amounts paid to others.)

1. **Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories \$ **135199.00** (A)

1. Cash Price Vehicle \$ **134620.00**

2. Cash Price Accessories \$ **579.00**

3. Other (Nontaxable)

Describe **N/A** \$ **N/A**

Describe **N/A** \$ **N/A**

B. Document Processing Charge (not a governmental fee) \$ **85.00** (B)

C. Emissions Testing Charge (not a governmental fee) \$ **N/A** (C)

D. (Optional) Theft Deterrent Device(s)

1. (paid to) **STARGARD** \$ **995.00** (D1)

2. (paid to) **N/A** \$ **N/A** (D2)

3. (paid to) **N/A** \$ **N/A** (D3)

E. (Optional) Surface Protection Product(s)

1. (paid to) **CLEAR SHIELD** \$ **395.00** (E1)

2. (paid to) **N/A** \$ **N/A** (E2)

F. EV Charging Station (paid to) **N/A** \$ **N/A** (F)

G. Sales Tax (on taxable items in A through F) \$ **11958.98** (G)

H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) **MVSC** \$ **31.00** (H)

I. (Optional) Service Contract(s)

1. (paid to) **DYNAMIC WHEEL** \$ **3204.00** (I1)

2. (paid to) **N/A** \$ **N/A** (I2)

3. (paid to) **N/A** \$ **N/A** (I3)

4. (paid to) **N/A** \$ **N/A** (I4)

5. (paid to) **N/A** \$ **N/A** (I5)

J. Prior Credit or Lease Balance (e) paid by Seller to

Vehicle 1 **N/A** Vehicle 2 **N/A** \$ **N/A** (J)

(see downpayment and trade-in calculation)

K. (Optional) Debt Cancellation Agreement \$ **N/A** (K)

L. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ **N/A** (L)

M. Other (paid to) **N/A** \$ **N/A** (M)

For **N/A**

N. Other (paid to) **N/A** \$ **N/A** (N)

For **N/A**

**Total Cash Price** (A through N) \$ **151867.98** (1)

2. **Amounts Paid to Public Officials**

A. Vehicle License Fees **ESTIMATE** \$ **N/A** (A)

B. Registration/Transfer/Titling Fees \$ **38.00** (B)

C. California Tire Fees \$ **N/A** (C)

D. Other **N/A** \$ **N/A** (D)

**Total Official Fees** (A through D) \$ **38.00** (2)

3. **Amount Paid to Insurance Companies**

(Total premiums from Statement of Insurance) \$ **N/A** (3)

4. ☐ State Emissions Certification Fee or ☐ State Emissions Exemption Fee \$ **N/A** (4)

5. **Subtotal** (1 through 4) \$ **151905.98** (5)

6. **Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s));

Vehicle 1 \$ **63000.00** Vehicle 2 \$ **73000.00**

B. Total Less Prior Credit or Lease Balance (e)

Vehicle 1 \$ **41421.29** Vehicle 2 \$ **80121.24**

C. Total Net Trade-In (A-B) (indicate if negative number)

Vehicle 1 \$ **21578.71** Vehicle 2 \$ **-7121.24**

D. Deferred Downpayment Payable to Seller \$ **N/A** (D)

E. Manufacturer's Rebate \$ **N/A** (E)

F. Other **N/A** \$ **N/A** (F)

G. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ **22000.00** (G)

**Total Downpayment** (C through G) \$ **36457.47** (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)

7. **Amount Financed** (5 less 6) \$ **115448.51** (7)

**OPTIONAL SERVICE CONTRACT(S)** You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 11.

11 Company **DYNAMIC WHEEL**

Term **60** Mos. or **999999** Miles

12 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

13 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

14 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

15 Company **N/A**

Term **N/A** Mos. or **N/A** Miles

Buyer X *[Signature]* President

**OPTIONAL DEBT CANCELLATION AGREEMENT.** A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term **N/A** Mos. **N/A**

Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X **N/A**

**Trade-In Vehicle(s)**

1. **Vehicle 1**

Year **2021** Make **TESLA**

Model **MODEL Y** Odometer **15938**

VIN **[REDACTED]**

a. Agreed Value of Property \$ **63000.00**

b. Buyer/Co-Buyer Retained Trade Equity \$ **N/A**

c. Agreed Value of Property

Being Traded-In (a-b) \$ **63000.00**

d. Prior Credit or Lease Balance \$ **41421.29**

e. Net Trade-In (c-d) (must be  $\geq 0$  for buyer/co-buyer to retain equity) \$ **21578.71**

2. **Vehicle 2**

Year **2018** Make **LAND ROVER**

Model **RANGE ROVER** Odometer **33831**

VIN **SALGS2RE6JA384423**

a. Agreed Value of Property \$ **73000.00**

b. Buyer/Co-Buyer Retained Trade Equity \$ **N/A**

c. Agreed Value of Property

Being Traded-In (a-b) \$ **73000.00**

d. Prior Credit or Lease Balance \$ **80121.24**

e. Net Trade-In (c-d) (must be  $\geq 0$  for buyer/co-buyer to retain equity) \$ **N/A**

**Total Agreed Value of Property**

Being Traded-In (1c+2c) \$ **136000.00\***

**Total Prior Credit or Lease**

Balance (1d+2d) \$ **121542.53\***

**Total Net Trade-In (1e+2e)** \$ **14457.47\***

(\*See item 6A-6C in the Itemization of Amount Financed)

**OPTION:** ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before **N/A**, Year **N/A**.

SELLER'S INITIALS **N/A**

**Trade-In Payoff Agreement:** Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 4 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X *[Signature]* COASTAL MESSAGE OXNARD Co-Buyer Signature X *[Signature]*

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

**WARNING:**

YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X *[Signature]* COASTAL MESSAGE OXNARD x *[Signature]*

Buyer Initials *[Signature]* Co-Buyer Initials *[Signature]*



**OTHER IMPORTANT AGREEMENTS**

**1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed. Seller - Creditor may receive part of the Finance Charge.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

**2. YOUR OTHER PROMISES TO US**

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.

**GAP LIABILITY NOTICE**

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**  
You give us a security interest in:
  - The vehicle and all parts or goods put on it;
  - All money or goods received (proceeds) for the vehicle;
  - All insurance, maintenance, service, or other contracts we finance for you; and
  - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.**  
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

**3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract.  
Default means:
  - You do not pay any payment on time;
  - You give false, incomplete, or misleading information on a credit application;
  - You start a proceeding in bankruptcy or one is started against you or your property;
  - The vehicle is lost, damaged or destroyed; or
  - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.  
We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.
- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.



**4. WARRANTIES SELLER DISCLAIMS**

If you do not get a written warranty, and the Seller does not enter into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

**5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.**

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

**6. SERVICING AND COLLECTION CONTACTS**

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. **You agree that you will within a reasonable time notify us of any change in your name, address, or employment.**

**7. APPLICABLE LAW**

Federal law and California law apply to this contract. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

**8. WARRANTIES OF BUYER**

You promise you have given true and correct information in your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

**CREDIT DISABILITY INSURANCE NOTICE  
CLAIM PROCEDURE**

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

**Seller's Right to Cancel**

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Buyer Initials  Co-Buyer Initials 



<b>ARBITRATION PROVISION</b> <b>PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS</b>	
<b>1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.</b>	
<b>2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.</b>	
<b>3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.</b>	
<small>Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association, 1633 Broadway, 10th Floor, New York, New York 10019 (<a href="http://www.adr.org">www.adr.org</a>), or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.</small>	
<small>Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.</small>	
<small>You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.</small>	
N/A	
<b>Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.</b>	
<small>If you have a complaint concerning this sale, you should try to resolve it with the seller. Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.</small>	
Buyer Signature X <u>COASTAL MASSAGE OXNARD</u>	Co-Buyer Signature X <u>[Signature]</u>
<b>The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.</b>	
<b>THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION</b> <small>California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.</small>	
<small>YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ABOVE, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.</small>	
Buyer Signature X <u>COASTAL MASSAGE OXNARD</u> Date <u>09/21/2022</u>	Co-Buyer Signature X <u>[Signature]</u> Date <u>09/21/2022</u>
<small>Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.</small>	
Other Owner Signature X <u>N/A</u>	Address <u>N/A</u>
<b>GUARANTY:</b> To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing. Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.	
Guarantor X <u>N/A</u> Date <u>N/A</u>	Guarantor X <u>N/A</u> Date <u>N/A</u>
Address <u>N/A</u>	Address <u>N/A</u>
Seller Signs <u>INDIGO RIVERSIDE LLC</u> Date <u>09/21/2022</u> By <u>[Signature]</u> Title <u>FINANCE MGR</u>	
Seller assigns its interest in this contract to <u>US BANK N.A.</u> (Assignee) under the terms of Seller's agreement(s) with Assignee.	
<input type="checkbox"/> Assigned with recourse <input checked="" type="checkbox"/> Assigned without recourse <input type="checkbox"/> Assigned with limited recourse	
Seller <u>INDIGO RIVERSIDE LLC</u> By <u>[Signature]</u> Title <u>FINANCE MANAGER</u>	





MAIL THIS PORTION TO DMV-OR-FILE ONLINE AT [dmv.ca.gov](http://dmv.ca.gov)

A. NEW OWNER'S LAST NAME (OR) COMPANY NAME															B. NEW OWNER'S ADDRESS										APT. NUMBER					C. ODOMETER READING (NO TENTHS)														
[REDACTED]															[REDACTED]										[REDACTED]					[REDACTED]														
D. CITY															STATE					ZIP CODE					E. DATE OF SALE OR LEASE RETURN																			
[REDACTED]															[REDACTED]					[REDACTED]					[REDACTED]																			
F. SELLER'S OR LESSEE'S LAST NAME (OR) COMPANY NAME															G. SELLING PRICE (NO CENTS)										H. SELLER'S OR LESSEE'S SIGNATURE																			
[REDACTED]															[REDACTED]										[REDACTED]																			
I. SELLER'S OR LESSEE'S ADDRESS															J. CITY										STATE					ZIP CODE					K. YR. MODEL MAKE									
[REDACTED]															[REDACTED]										[REDACTED]					[REDACTED]					[REDACTED]									
L. VEHICLE ID NUMBER															M. PLATE NUMBER										N. TITLE																			
7SAXCBEL3NF350619															[REDACTED]										[REDACTED]																			

REG 138A (REV 10/2012)

STATE OF CALIFORNIA  
CERTIFICATE OF TITLE

## VEHICLE HISTORY

**AUTOMOBILE**

VEHICLE ID NUMBER

7SAXCBEL3NF350619

YR  
MODEL  
**2022**

BODY TYPE MODEL  
UT

AX	UNLADEN WEIGHT
1	1000
2	1000
3	1000
4	1000
5	1000
6	1000
7	1000
8	1000
9	1000
10	1000
11	1000
12	1000
13	1000
14	1000
15	1000
16	1000
17	1000
18	1000
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98	1000
99	1000
100	1000

FUE  
F

TRANSFER DATE

FEE PAID  
NONE

REGISTRATION  
EXPIRATION DATE  
06/26/2024

YR 1ST  
SOLD CLASS \*YR MO  
2022 MA 2022 00

EQUIPMT/TRUST NUMBER

ISSUE DATE  
01/17/24

MOTORCYCLE ENGINE NUMBER

ODOMETER DATE  
09/21/2022

ODOMETER READING  
4404 MI

REGISTERED OWNER(S)  
COASTAL MASSAGE OXNARD  
OR LAWRENCE SHAMICKA S  
11364 ESTATES CT  
RIVERSIDE CA 92503

ACTUAL MILEAGE

I certify (or declare) under penalty of perjury under the laws of the State of California that THE SIGNATURE(S) BELOW RELEASES INTEREST IN THE VEHICLE.

1a. DATE X SIGNATURE OF REGISTERED OWNER

1b. \_\_\_\_\_ **X** \_\_\_\_\_  
DATE SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads            (no tenths), miles and to the best of my knowledge reflects the actual mileage unless one of the following statements is checked. Mileage is VOID if altered or erased.

**WARNING** ☐ Odometer reading is not the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

*I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.*

DATE	TRANSFEROR SIGNATURE <b>X</b>	DATE	TRANSFEEEEE SIGNATURE <b>X</b>
PRINTED NAME OF SELLER OR AGENT SELLING FOR A COMPANY		PRINTED NAME OF BUYER OR AGENT BUYING FOR A COMPANY	

PRINTED NAME OF SELLER OR AGENT SIGNING FOR A COMPANY	PRINTED NAME OF BUYER OR AGENT SIGNING FOR A COMPANY
---	--

**IMPORTANT READ CAREFULLY**

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within 10 days.

LIENHOLDER(S)

US BK NA  
PO BX 3427  
OSHKOSH  
WI 54902

2. **X**  
Signature releases interest in vehicle. (Company names must be countersigned)  
Release Date \_\_\_\_\_

**KEEP IN A SAFE PLACE - VOID IF ALTERED**



COMPLETE THIS FORM ONLY IF YOU ARE THE NEW OWNER OF THE VEHICLE AND PRINT A RECEIPT FOR YOUR RECORDS.

IF YOU MAIL THIS FORM, KEEP A COPY FOR YOUR RECORDS.

You are required by law to notify the Department of Motor Vehicles within five (5) days from the date you sell or otherwise dispose of a vehicle. This form is provided for use in reporting the sale or transfer to the Department, and does not constitute application for transfer of ownership (title). **This form is to be used ONLY for the vehicle described on the attached title.**

When this form is properly completed and the information is recorded by DMV (see WARNING below), liability for parking and/or traffic violations and civil litigation resulting from operation after the date of sale becomes the responsibility of the subsequent purchaser(s).

**WARNING:** If you provide incomplete, inaccurate or unclear information, the information shall not be updated or retained.

TO REMOVE YOUR NAME FROM DMV'S RECORDS, THE NEW OWNER MUST APPLY FOR TRANSFER USING THE ENDORSED CERTIFICATE OF TITLE (OWNERSHIP) RECEIVED FROM YOU.

- (A) Print name of new owner.  
(B) Print new owner's address.  
(C) Enter odometer reading at the time of sale (motor vehicles only).  
(D) Print new owner's city, state, and ZIP code.  
(E) Enter date you sold or transferred the described vehicle.  
(F) Print your name.  
(G) Enter selling price (in whole dollars-no cents). If vehicle is a gift, enter "0".  
(H) Print your address.  
(I) Sign your name where designated.  
(J) Print your city, state, and ZIP code.

FILE ONLINE OR MAIL THIS COMPLETED NOTICE TO:

DEPARTMENT OF MOTOR VEHICLES  
P.O. BOX 942859  
SACRAMENTO, CA 94259-0001

### APPLICATION FOR TRANSFER BY NEW OWNER (Please print or type.)

Any change of registered owner or lienholder must be recorded with the Department of Motor Vehicles (DMV) within ten (10) days. The title, transfer fee and in most instances, use tax and a smog certificate must be presented to DMV to record the ownership change.

NEW REGISTERED OWNER	3a. TRUE FULL NAME(S) OF NEW REGISTERED OWNER(S) (LAST, FIRST, MIDDLE) AS IT APPEARS ON DRIVER'S LICENSE OR I.D. CARD			
	3b. (LAST, FIRST, MIDDLE)			
	4. RESIDENCE OR BUSINESS STREET ADDRESS			
	APT./SP./STE. NUMBER			
	5. CITY			
REGISTERED OWNER	6. COUNTY OF RESIDENCE OR COUNTY WHERE VEHICLE IS PRIMARILY GARAGED OR FOR TRAILER COACHES, ADDRESS OR LOCATION WHERE KEPT			
	7. MAILING ADDRESS STREET OR P.O. BOX NUMBER (DO NOT COMPLETE IF SAME AS RESIDENCE ABOVE)			
	8. CITY			
	STATE			
	ZIP CODE			
NEW LEASSEE	9. DATE			
	SIGNATURE OF NEW REGISTERED OWNER			
	DRIVER LICENSE OR I.D. CARD NO.			
	PURCHASE DATE			
	PURCHASE PRICE OR IF GIFT, SO STATE			
NEW LEASSEE	10. ADDRESS OF NEW LESSEE IF DIFFERENT FROM LINE 4 ABOVE (WILL NOT BE PRINTED ON TITLE)			
	11. NAME OF LIENHOLDER - FIRM OR INDIVIDUAL HOLDING SECURITY INTEREST (IF NO LIEN, WRITE "NONE") DO NOT ENTER NAME OF REGISTERED OWNER(S) ABOVE ELECTRONIC LIENHOLDER ID			
	12. STREET ADDRESS OR P.O. BOX NUMBER			
	13. CITY			
	STATE			
ZIP CODE				

### TITLE REASSIGNMENTS BY LICENSED CALIFORNIA DEALERS

FEDERAL LAW REQUIRES that you state the mileage upon transfer of ownership. Failure to complete or making a false statement may result in fines and / or imprisonment.

The signature below releases my interest in this vehicle, acknowledges the odometer mileage recorded by the seller, and certifies to the odometer reading entered above my signature in compliance with Federal law.

DEALER TRANSACTIONS ONLY	14. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: <b>WARNING</b> - Mileage is not the actual mileage. exceeds the odometer mechanical limits.			
	I declare under penalty of perjury under the laws of the State of California that the information entered on this application is true and correct.			
	DATE	SIGNATURE OF AUTHORIZED AGENT	PRINTED NAME OF AGENT	DEALER NAME
	DATE	BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING	PRINTED NAME OF BUYER OR AGENT	SALESPERSON'S NUMBER
	SOLD THROUGH AUCTION IF APPLICABLE			
DEALER TRANSACTIONS ONLY	15. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: <b>WARNING</b> - Mileage is not the actual mileage. exceeds the odometer mechanical limits.			
	I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.			
	DATE	SIGNATURE OF AUTHORIZED AGENT	PRINTED NAME OF AGENT	DEALER NAME
	DATE	BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING	PRINTED NAME OF BUYER OR AGENT	SALESPERSON'S NUMBER
	SOLD THROUGH AUCTION IF APPLICABLE			
DEALER TRANSACTIONS ONLY	16. Odometer now reads: (no tenths) miles, and to the best of my knowledge reflects the actual mileage of the vehicle unless one of the following statements is checked: <b>WARNING</b> - Mileage is not the actual mileage. exceeds the odometer mechanical limits.			
	I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.			
	DATE	SIGNATURE OF AUTHORIZED AGENT	PRINTED NAME OF AGENT	DEALER NAME
	DATE	BUYER'S SIGNATURE, ACKNOWLEDGES ODOMETER READING	PRINTED NAME OF BUYER OR AGENT	SALESPERSON'S NUMBER
	SOLD THROUGH AUCTION IF APPLICABLE			





Fill in this information to identify your case and this filing:

Debtor 1 **Shamicka Lawrence**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA**  
Case number **6:23-bk-15163-WJ**

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1

#### Residence 11364 Estates Court

Street address, if available, or other description

**Riverside** **CA** **92503-0000**  
City State ZIP Code

**Riverside**  
County

What is the property? Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$1,200,000.00**  
Current value of the portion you own? **\$600,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Co-tenancy (See attachment A/B)**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$600,000.00**

### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**In re Shamicka Lawrence**

**Attachment to Schedule A/B**

1.1 Debtor owns 50% of her principal residence. The 50% is held by a third party trust for the benefit of her adult children Debtor's estimate of value is based on her personal knowledge of the properties and her understanding of other property values in the neighborhood.



Debtor 1 **Shamicka Lawrence**

Case number (if known) **6:23-bk-15163-WJ**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **Mercedes**  
Model: **G-Wagon**  
Year: **2021**  
Approximate mileage: **17,198**  
Other information:

**Co-owned with Coastal  
Massage Oxnard Inc. which  
made down payment.**

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:  
Creditors Who Have Claims Secured by Property.*

Current value of the  
entire property?

Current value of the  
portion you own?

**\$120,000.00**

**\$60,000.00**

3.2 Make: **Tesla**  
Model: **X**  
Year: **2022**  
Approximate mileage: **15,150**  
Other information:

**Down payment and monthly  
payments made by Coastal  
Massage Oxnard, Inc.**

Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put  
the amount of any secured claims on *Schedule D:  
Creditors Who Have Claims Secured by Property.*

Current value of the  
entire property?

Current value of the  
portion you own?

**\$80,000.00**

**\$40,000.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
pages you have attached for Part 2. Write that number here.....=>

**\$100,000.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**Misc. household goods and furnishings.**

**\$10,000.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

**Television, computer, printer and cellphone.**

**\$2,500.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;  
other collections, memorabilia, collectibles*

- ☒ No

Debtor 1 **Shamicka Lawrence**

Case number (if known) **6:23-bk-15163-WJ**

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

**Exercise equipment, including bicycle and eliptical.**

**\$2,000.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**Miscellaneous fireams.**

**\$1,400.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Women's everyday clothing, shoes and purses.**

**\$5,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Rings, bracelets, watch, necklaces (itemization on request).**

**\$4,500.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

**2 rescued dogs (Bob & Checha)**

**\$1.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$25,401.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.**

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....



Debtor 1 Shamicka Lawrence

Case number (if known) 6:23-bk-15163-WJ

Cash \$0.00

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

17.2. **Checking**

17.3. **Brokerage**

17.4. **Savings**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

See attachment No. 19

%

\$0.00

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

**Attachment B19**

**THE LAWRENCE-RELATED ENTITIES**

1. Joyfully Gifted, Inc. ("Joyfully Gifted"). Debtor owns 100% of Joyfully Gifted. This entity owes \$150,000 to the Small Business Administration ("SBA") and about \$500,000 to its unsecured creditors. This entity has a Bank of America bank account No. 9744 with about \$2,000 in it. This entity owns 100% of the following 4 entities:
  - a. Beautiful Girls, LLC, dba Massage Envy. This entity no longer operates. It has a Bank of America bank account No. 8732 with \$234 in it. It owes \$500,000 to the SBA and about \$80,000 in back rent.
  - b. Faith Page LLC, dba Massage Envy. This entity no longer operates. It has a Bank of America bank account No. 8761 with \$123 in it. It owes \$500,000 to the SBA and about \$60,000 in back rent.
  - c. Trinity Fifteen, LLC, dba Massage Envy. This entity no longer operates. It has a Bank of America bank account No. 8729 with about \$2,000 in it. It owes over \$600,000 to the SBA and about \$260,000 in back rent.
  - d. Eleven Eight, LLC, dba Massage Envy. This entity continues to operate a single franchise at a loss. It has a Bank of America bank account No. 8745 with \$4,500 in it. It owes over \$500,000 to the SBA.
2. West Coast Baby, LLC, dba Massage Envy. Debtor owns 100% of West Coast Baby, LLC. This entity ceased operating in March 2020 its only location in Westlake Village, CA. It has no revenues. Its bank account is closed (overdrawn), and it is being sued by its former landlord to whom it may owe hundreds of thousands of dollars. It owes about \$300,000 to the SBA.
3. Lawrence Girls, LLC, dba Massage Envy. Debtor owns 100% of Lawrence Girls, LLC. This entity ceased operating in about May 2021 its only location in West

Hollywood, CA. It has no revenues. Its bank account has been closed (overdrawn). It owes \$12,000 to the SBA.

4. Coastal Massage Ventura, Inc., dba Massage Envy Debtor owns 100% of Coastal Massage Venture, Inc. This entity ceased operating in June 2023 its only location in Ventura, CA. It has not revenues. Its bank account is closed (overdrawn). It owes \$500,000 to the SBA and \$23,000 to its former landlord.

5. Joyful Wellness, LLC, dba Massage Envy. Debtor owns 100% of Joyful Wellness, LLC. This entity ceased operating in about August 2023 its only location in Simi Valley, CA. It has no revenues. Its bank account is closed (overdrawn). It owes \$500,000 to the SBA. It owes its former landlord an undetermined amount.

6. West Coast Queens, LLC, dba Massage Envy. Debtor owns 100% of West Coast Queens, LLC. This entity ceased operating in about October 2022 its only location in Agoura Hills, CA. It has no revenues. Its bank account is closed (overdrawn). It has no debt.

7. Coastal Massage Oxnard, Inc., dba Massage Envy Debtor owns 100% of Coastal Massage Oxnard, Inc. This entity continues to operate a single franchise in Oxnard, CA at a loss. It has a Bank of America bank account No. 5489 with \$10,000 in it. It owes \$500,000 to the SBA. It has three years left on its lease.

8. Coastal Massage Channel Islands Harbor, Inc., dba Massage Envy Debtor owns 100% of Coastal Massage Channel Islands Harbor, Inc. This entity continues to operate a single franchise in Camarillo, CA at a loss. It has a Bank of America bank account No. 5502 with \$5,000 in it. It owes \$500,000 to the SBA. Its lease expires in 2025.

9. 5077 Lankershim Health Associates, LLC, dba Massage Envy. Debtor owns 100% of 5077 Lankershim Health Associates, LLC. This entity continues to operate a



single franchise at a loss in North Hollywood, CA. It has a Bank of America bank account No. 8656 with \$3,000 in it. It has no creditors. Its lease expires in 2027.

Debtor 1 Shamicka Lawrence

Case number (if known) 6:23-bk-15163-WJ

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

The Equitable Life Insurance Company

Children

\$2,500.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....



Debtor 1 **Shamicka Lawrence**

Case number (if known) **6:23-bk-15163-WJ**

35. Any financial assets you did not already list

☐ No

☒ Yes. Give specific information..

Debtor has personally guaranteed certain obligations of her limited liability companies and corporations (the "Entities"). As guarantor, she has indemnity rights against the Entities. However, each of the Entities is insolvent such that her indemnity rights have no value.

**\$0.00**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$3,384.63**

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$600,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$100,000.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$25,401.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$3,384.63</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>+</b> <b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$128,785.63</b>	Copy personal property total <b>\$128,785.63</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$728,785.63</b>

Fill in this information to identify your case:

Debtor 1 Shamicka Lawrence  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number 6:23-bk-15163-WJ  
(if known)

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion if any
\$144,226.00	\$120,000.00	\$24,226.00

2.1 **Mercedes - Benz  
Financial Services**

Creditor's Name

**Attn: Bankruptcy  
P.O. Box 685  
Roanoke, TX 76262**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2021 Mercedes G-Wagon 17,198  
miles  
Co-owned with Coastal Massage  
Oxnard Inc. which made down  
payment.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred Last 4 digits of account number



Debtor 1 <b>Shamicka Lawrence</b>		Case number (if known) <b>6:23-bk-15163-WJ</b>	
First Name	Middle Name	Last Name	
<b>2.2 U.S. Bank</b>		Describe the property that secures the claim:	
Creditor's Name			
<b>PO Box 2188</b>		<b>\$104,000.00</b>	<b>\$80,000.00</b>
<b>Oshkosh, WI 54903</b>			<b>\$24,000.00</b>
Number, Street, City, State & Zip Code			
<b>Who owes the debt?</b> Check one.		<b>As of the date you file, the claim is:</b> Check all that apply.	
<input type="checkbox"/> Debtor 1 only		<input type="checkbox"/> Contingent	
<input type="checkbox"/> Debtor 2 only		<input type="checkbox"/> Unliquidated	
<input type="checkbox"/> Debtor 1 and Debtor 2 only		<input type="checkbox"/> Disputed	
<input checked="" type="checkbox"/> At least one of the debtors and another		<b>Nature of lien.</b> Check all that apply.	
<input type="checkbox"/> Check if this claim relates to a community debt		<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	
		<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)	
		<input type="checkbox"/> Judgment lien from a lawsuit	
		<input checked="" type="checkbox"/> Other (including a right to offset) <b>Auto Loan (Debtor holds legal title w/ Coastal Massage Oxnard, Inc.)</b>	
Date debt was incurred		Last 4 digits of account number	

Add the dollar value of your entries in Column A on this page. Write that number here:  
If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:

**\$248,226.00**

**\$248,226.00**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.